

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Vernon R. Spillman
Tracey J. Spillman
Debtors

Case No. 20-01529-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 29, 2021

User: AutoDocket
Form ID: 318

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	#+ Vernon R. Spillman, Tracey J. Spillman, 2501 Warm Springs Avenue, Huntingdon, PA 16652-2943
5327695	+ Discover, P.O. Box 6303, Carol Stream, IL 60197-6303
5338043	+ FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5431462	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5327697	+ Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
5333209	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5327698	Lend Mark Financial Services, Nittany Commons, 2264 E. College Avenue, State College, PA 16801-7205
5431461	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5327699	One Main Financial, P.O. Box 740594, Cincinnati, OH 45274-0594
5327702	+ PSECU, P.O. Box 67012, Harrisburg, PA 17106-7012
5327704	+ U.S. Department of Education, PO Box 2837, Portland, OR 97208-2837
5327706	Victoria's Secret - Pink, P.O. Box 659728, San Antonio, TX 78265-9728

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5327692	Email/Text: paymentprocessing@avanteusa.com	Nov 29 2021 18:39:00	Avante USA, 3600 S. Gessner Road, Suite 225, Houston, TX 77063
5327691	EDI: WFNNB.COM	Nov 29 2021 23:43:00	Abercrombie & Fitch, P.O. Box 659728, San Antonio, TX 78265-9728
5327693	EDI: CITICORP.COM	Nov 29 2021 23:43:00	Best Buy, P.O. Box 6204, Sioux Falls, SD 57117-6204
5343840	EDI: CITICORP.COM	Nov 29 2021 23:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5332042	EDI: DISCOVER.COM	Nov 29 2021 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5327696	EDI: DISCOVERPL	Nov 29 2021 23:43:00	Discover Personal Loans, P.O. Box 6105, Carol Stream, IL 60197-6105
5327694	EDI: JPMORGANCHASE	Nov 29 2021 23:43:00	Chase, P.O. Box 1423, Charlotte, NC 28201-1423
5333209	+ Email/Text: RASEBN@raslg.com	Nov 29 2021 18:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5330129	Email/Text: ktramble@lendmarkfinancial.com	Nov 29 2021 18:39:00	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON, GA 30014
5329957	Email/PDF: resurgentbknofications@resurgent.com	Nov 29 2021 18:46:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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5328572	EDI: AGFINANCE.COM	Nov 29 2021 23:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5327701	Email/Text: bankruptcynotices@psecu.com	Nov 29 2021 18:39:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
5327700	EDI: RMSC.COM	Nov 29 2021 23:43:00	PayPal Credit, P.O. Box 960006, Orlando, FL 32896-0006
5343546	EDI: Q3G.COM	Nov 29 2021 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5343612	EDI: Q3G.COM	Nov 29 2021 23:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5338397	EDI: Q3G.COM	Nov 29 2021 23:43:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL FUNDING LLC, PO Box 788, Kirkland, WA 98083-0788
5333821	EDI: Q3G.COM	Nov 29 2021 23:43:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5327703	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 29 2021 18:46:34	Regional Acceptance, P.O. Box 830913, Birmingham, AL 35283-0913
5328825	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Nov 29 2021 18:46:34	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
5342782	+ EDI: RMSC.COM	Nov 29 2021 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5343874	+ EDI: LCIFULLSRV	Nov 29 2021 23:43:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5327705	EDI: WFNNB.COM	Nov 29 2021 23:43:00	Ultra Beauty, P.O. Box 659820, San Antonio, TX 78265-9120
5342899	EDI: AIS.COM	Nov 29 2021 23:43:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2021 at the address(es) listed

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below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axiosfs.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Ray Allan Ghaner	on behalf of Debtor 1 Vernon R. Spillman ghanerlaw@yahoo.com rayghaner@yahoo.com
Ray Allan Ghaner	on behalf of Debtor 2 Tracey J. Spillman ghanerlaw@yahoo.com rayghaner@yahoo.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Vernon R. Spillman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2663

EIN --_-----

Debtor 2

Tracey J. Spillman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8588

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

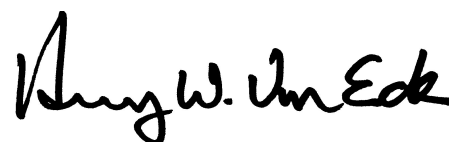
Case number: 1:20-bk-01529-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Vernon R. Spillman

Tracey J. Spillman

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk11/29/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.